

# 15-15981 ch 7

Exhibit C

September 23, 2015

Marta Ochandarena  
998 Meda St  
Memphis, TN 38104

Loan Number: XXXXX - 0199

**Dear Marta Ochandarena**

We want to make you aware of options that may help you with the Home Equity Account. Depending on your situation and as guidelines permit, we may be able to:

- Add past due unpaid amounts to your loan balance to bring your loan up to date
- Adjust the interest rate on your loan
- Extend the term of your loan
- Delay repayment of a portion of the loan until the end of the loan term

Please call us at 800.669.0102, Monday through Thursday, 8 a.m. to midnight, Friday, 8 a.m. to 8 p.m. and Saturday, 8 a.m. to 3 p.m. Eastern to discuss your possible options.

If you're unable to call us, we encourage you to write us at the following address.

Loan Processing Department  
NC4-105-02-66  
P.O. Box 21848  
Greensboro, NC 27420

You can also seek assistance at no charge from U.S. Department of Housing and Urban Development (HUD)-approved housing counselors by calling the HOPE Hotline Number (888.995.HOPE). The HUD-approved counselors can work with you to create a household budget and develop an action plan to help reduce your household debt. Assistance in understanding this notice is also available through the HOPE Hotline and online at <http://portal.hud.gov/hudportal/HUD>.

Home Loan Team  
Bank of America, N.A.

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. If you are currently in a bankruptcy proceeding or have previously obtained a discharge of this debt under bankruptcy law, this notice is for informational purposes only and is not an attempt to collect a debt, a demand for payment or an attempt to impose personal liability for a discharged debt.

Notices of error, requests for information and qualified written requests (QWR, as defined in RESPA) must be sent to

Bank of America  
Attn: Notice of Error & Request for Information  
P.O. Box 942019  
San Valley, CA 95094-2019

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**We may be able to help you with your Home Equity Account.**

**Please call us at 800.669.0102 by  
October 8, 2015.**